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厦门大学

博士学位论文

论降低银行不良资产的政府作为

The Governmental Behaviors in Controlling
Non-performing Banking Assets

唐艳芳

指导教师姓名: 邓子基教授

专业名称: 财政学

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论文摘要

银行不良资产问题不仅直接关系到银行深化改革,而且关系到经济的正常运行和社会的健康发展。无论是市场经济成熟国家,还是正处在经济转轨过程中的国家,都出现了银行业巨大的不良资产导致银行危机的情况。中国银行业不良资产的现状不论是制度安排或机制上的问题,都有赖于中国政府对中国经济、社会体制的一系列深层次改革。因此,对促进不良资产下降的政府作为展开研究,有重要的理论和现实意义。本论文共分六章:

第一章,导论。简要介绍论文的选题背景及意义,对国内外的相关研究进行综述,界定了本论文的研究范围、研究方法和结构安排,并归纳出论文的主要创新与需要进一步研究的方向。

第二章,我国银行不良资产及其治理。本章对银行不良资产的概念、分类情况进行了说明,对我国银行当前不良资产的规模、结构、分布以及总体变化趋势作了全面、系统的分析,并指出不良资产问题对中国经济的负面影响是严重的,同时对降低银行不良资产的政府作为分析框架作简要描述。

第三章,我国银行不良资产的成因分析。本章对我国银行不良资产的累积历程作了描述,指出银行不良资产形成的主要原因在于经济体制改革不规范和政府宏观调控能力不够。并分别从存量不良资产和增量不良资产形成的角度,全面地分析了导致银行不良资产生成的环境因素,即所谓体制性和非体制性因素。

第四章,以政府为主导处理银行不良资产的必要性。首先简要地界定财政制度的概念,并分别从财政学和财政金融协调配合的理论角度对以政府为主导处理银行不良资产的必要性作简要的综述。

第五章,以政府为主导处理银行不良资产的国际经验。本章针对国际上不良资产的成因和处置情况,对发达国家中的美国、日本以及转轨国家匈牙利、波兰等国家以政府为主导对银行不良资产的处理实践作了评述和总结,指出值得我国借鉴的经验和教训。

第六章,以政府为主导的降低银行不良资产的对策。本章集中讨论若干需要政府推动的导致我国银行不良资产生成的体制性和机制性改革问题,提出了当前和今后一段时期相应的降低银行不良资产的对策。

关键词: 商业银行; 不良资产; 政府作为

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Abstract

The problems of Non-performing Assets in banks are not only relevant to the further reforms of banks, but also to the normal operation of economy and the healthy development of our society. Countries with mature market economics, as well as countries during economic transforming period, have the problems that huge Non-performing Assets in banks led to banks crisis. The tough situation of China's banking is caused by the inappropriate system and mechanism arrangements. So it depends on that China's governments keep on pushing further reform on the economy and society mechanism. As a result, unfolding the study to the government's function on decreasing Non-performing Assets has extremely important theoretical and practical values.

This thesis has 6 chapters:

Chapter1, Introduction. Briefly introducing the background and significance of topic chosen, summing up relevant domestic and abroad studies, defining the study range, methods and the structure, and summarizes the main innovation and the direction of further study.

Charper2, the Non-performing Assets in banks and how to govern it. This chapter explains the conception of Non-performing Assets in banks and specifies the classifications of them. Thoroughly and systematically analyses the size, structure, distribution and changing trend of the Non-performing Assets in banks, and points out that this problem causes enormous negative effect on China's economy. besides, briefly describe the analasis framework of the government's behaviors that decrease non-performing assets.

Chapter3, the cause of the Non-performing Assets in banks. This thesis analyses the reason of the formation of Non-performing Assets, describes the accumulating process of the Non-performing Assets and points out the main reason lies in the inappropriate economic system reform and the poor regulation power of government. Then from the angle of the old and the new Non-performing Assets, analyses the environmental factors leading to the formation of Non-performing Assets. That is the institutional

and non-institutional factors.

Chapter4, the necessity of solving the Non-performing Assets by government. First, it briefly defines the conception of fiscal institution, and briefly summarizes the necessity of solving the Non-performing Assets by government, respectively from the theoretical view of Public Finance and the coordination of public finance and finance.

Chapter5, the international experience and reference on solving Non-performing Assets by government. This thesis aims at the formation and solving situation of the Non-performing Assets, summarizes the solving practice of the developed countries like the United States, Japan and the transforming countries like Hungary, Poland, and points out the experiences and lectures that can be learnt.

Chapter6, countermeasures of decreasing Non-performing Assets ruled by government. This thesis concentrates on discussing several system and mechanism problems leading to the Non-performing Assets which need to be pushed by government. Then putting forward corresponding fiscal policies applied now and the near future.

Key Words: Commercial Banks; Non-performing Assets; Governmental Behaviors.

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